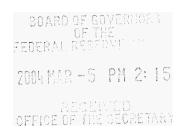
M.J. Westkamper 6 Cedar Hill Lane Salem, CT 06420 860-388-3038



March 1, 2004

Ms. Jennifer J. Johnson Sccrctary of the Board of Covernors of the Federal Reserve System 20th Street and Constitution Avenue, N.W. Washington, D.C. 20551

Reference docket # R-1176 Check Clearing for the 21st Century Act.

Dear Ms. Johnson,

Please be advised that I have serious reservations about the Check Clearing €or the 21st Century Act. First, it was forced on me, and others and I seemingly have no recourse. My attempts to stop the etransfers have been stymied by the participants and no provisions for stopping Lie practice. My bank refuses Lo block Lie process leaving me liable for identity theft, fraud and unscrupulous transactions.

- I suggest the act needs national attention let everyone know, up tront, what's going on.
- Allow us the ability to stop it at the bank level, no ctransfers allowed on my account.
- 3. Assign liability to the bank tor any fraudulent transactions

T would welcome the opportunity to address this in more detail.

My Best regards,

W Weathanger

Mike Westkamper